



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [RAYMOND JAMES FINANCIAL, INC.](#)

City/State [SAINT PETERSBURG, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [56,065,901](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RAYMOND JAMES FINANCIAL, INC.](#)
[880 CARILLON PARKWAY](#)

[SAINT PETERSBURG, FL 33716](#)

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	56,298,032	44,205,925	46,552,101	38,800,322	36,783,037
Net income (\$000)	354,802	169,243	862,399	1,052,817	987,232
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.18			2.21			1.61			2.61			2.48		
+ Non-interest income	15.95			15.55			16.24			17.84			17.79		
– Overhead expense	14.20			14.76			14.97			16.83			16.51		
– Provision for credit losses	-0.25			0.99			0.55			0.01			0.11		
+ Securities gains (losses)	0			0			0			0			0.01		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	3.19			1.98			2.34			3.61			3.65		
Net operating income	2.52			1.53			1.85			2.71			2.68		
Net income	2.52			1.53			1.85			2.71			2.68		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.06			3.50			2.61			4.14			3.89		
Interest expense	0.38			0.52			0.47			0.85			0.80		
Net interest income (tax equivalent)	1.69			2.98			2.14			3.29			3.09		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03			0.02			0.43			0.04			0.06		
Earnings coverage of net loan and lease losses (X)	197.58			296.93			12.54			145.13			103.23		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.42			1.32			1.61			0.91			0.97		
Allowance for loan and lease losses / Total loans and leases	1.41			1.31			1.60			0.90			0.96		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18			0.19			0.18			0.23			0.26		
30–89 days past due loans and leases / Total loans and leases	0.05			0.05			0.02			0.12			0.05		
Liquidity and Funding															
Net noncore funding dependence	-3.56			-19.83			-3.29			0			-3.37		
Net short-term noncore funding dependence	-10.26			-33.71			-12.70			-9.43			-10.44		
Net loans and leases / Total assets	46.82			50.39			46.88			61.66			61.29		
Capitalization															
Tier 1 leverage ratio	12.24			14.17			12.89			15.84			14.58		
Holding company equity capital / Total assets	13.54			13.65			13.72			17.04			15.94		
Total equity capital (including minority interest) / Total assets	13.62			13.72			13.86			17.19			16.15		
Common equity tier 1 capital / Total risk-weighted assets	23.57			24.08			23.44			24.75			23.62		
Net loans and leases / Equity capital (X)	3.46			3.69			3.42			3.62			3.85		
Cash dividends / Net income	15.17			30.13			24.45			18.91			17.82		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	12.56			30.47			33.63			4.18			6.82		
Equity capital	11.68			6.79			7.61			11.40			7.83		
Net loans and leases	4.58			5.99			1.60			4.82			11.44		
Noncore funding	-5.58			43.76			9.16			19.48			-13.79		
Parent Company Ratios															
Short-term debt / Equity capital	9.83			0			0			0			4.88		
Long-term debt / Equity capital	17.11			30.07			27.77			22.66			25.23		
Equity investment in subsidiaries / Equity capital	99.40			95.15			98.07			93.81			101.03		
Cash from ops + noncash items + op expense / Op expense + dividends	49.31			294.30			210.94			298.58			239.48		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	166,416	227,621	741,519	1,008,676	915,365	-26.89	15.91
Income from lease financing receivables.....	0	0	0	0	403		
Fully taxable income on loans and leases.....	159,181	220,205	711,847	977,579	886,048	-27.71	13.94
Tax-exempt income on loans and leases.....	7,235	7,416	29,672	31,097	29,720	-2.44	87.34
Estimated tax benefit on income on loans and leases.....	2,344	2,604	9,788	10,994	18,345	-9.97	-8.05
Income on loans and leases (tax equivalent).....	168,760	230,225	751,307	1,019,670	934,113	-26.70	15.50
Investment interest income (tax equivalent).....	22,679	20,265	88,807	75,963	60,602	11.91	738.43
Interest on balances due from depository institutions.....	4,619	23,872	41,380	125,178	105,981	-80.65	-35.35
Interest income on other earning assets.....	6,677	12,763	33,671	52,477	46,092	-47.68	-18.14
Total interest income (tax equivalent).....	202,735	287,125	915,165	1,273,288	1,146,788	-29.39	23.53
Interest on time deposits of \$250K or more.....	308	585	1,954	2,378	1,533	-47.35	
Interest on time deposits < \$250K.....	3,851	4,937	18,823	11,626	5,716	-22.00	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,431	6,846	10,978	98,286	86,221	-79.10	6.32
Interest on other borrowings and trading liabilities.....	31,423	30,390	133,347	148,132	142,129	3.40	17.81
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	37,013	42,758	165,102	260,422	235,599	-13.44	25.79
Net interest income (tax equivalent).....	165,722	244,367	750,063	1,012,866	911,189	-32.18	23.03
Non-interest income.....	2,244,502	1,718,072	7,559,691	6,923,862	6,542,924	30.64	90.30
Adjusted operating income (tax equivalent).....	2,410,224	1,962,439	8,309,754	7,936,728	7,454,113	22.82	83.41
Overhead expense.....	1,997,904	1,631,397	6,966,658	6,530,907	6,074,343	22.47	79.97
Provision for credit losses.....	-35,825	109,080	253,977	5,483	41,749		
Securities gains (losses).....	0	0	1,292	0	5,495		-100.00
Other tax equivalent adjustments.....	1	0	0	4	0		
Pretax net operating income (tax equivalent).....	448,877	218,660	1,090,507	1,400,604	1,341,265	105.29	130.23
Applicable income taxes.....	92,546	69,681	230,109	349,820	343,864	32.81	28.05
Tax equivalent adjustments.....	2,345	2,604	9,788	10,999	18,346	-9.95	-8.29
Applicable income taxes (tax equivalent).....	94,891	72,285	239,897	360,819	362,210	31.27	26.81
Minority interest.....	-816	-22,868	-11,789	-13,032	-8,177		
Net income before discontinued operations, net of minority interest.....	354,802	169,243	862,399	1,052,817	987,232	109.64	177.08
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	354,802	169,243	862,399	1,052,817	987,232	109.64	177.08
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	353,986	146,375	850,610	1,039,785	979,055	141.84	194.65
Investment securities income (tax equivalent).....	22,679	20,265	88,807	75,963	60,602	11.91	738.43
US Treasury and agency securities (excluding mortgage-backed securities).....	1,120	561	1,197	3,026	1,880	99.64	69.44
Mortgage-backed securities.....	21,549	19,547	87,183	70,516	55,251	10.24	1165.36
All other securities.....	10	157	427	2,421	3,471	-93.64	-97.07
Cash dividends declared.....	53,839	50,995	210,883	199,125	175,929	5.58	88.20
Common.....	53,839	50,995	210,883	199,125	175,929	5.58	88.20
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.44			2.60			1.97			3.28			3.12		
Less: Interest expense	0.26			0.39			0.35			0.67			0.64		
Equals: Net interest income (tax equivalent)	1.18			2.21			1.61			2.61			2.48		
Plus: Non-interest income	15.95			15.55			16.24			17.84			17.79		
Equals: adjusted operating income (tax equivalent)	17.12			17.76			17.85			20.46			20.27		
Less: Overhead expense	14.20			14.76			14.97			16.83			16.51		
Less: Provision for credit losses	-0.25			0.99			0.55			0.01			0.11		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0.01		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	3.19			1.98			2.34			3.61			3.65		
Less: Applicable income taxes (tax equivalent)	0.67			0.65			0.52			0.93			0.98		
Less: Minority interest	-0.01			-0.21			-0.03			-0.03			-0.02		
Equals: Net operating income	2.52			1.53			1.85			2.71			2.68		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.52			1.53			1.85			2.71			2.68		
Memo: Net income (last four quarters)	2.11			2.39			1.85			2.71			2.68		
Net income—BHC and noncontrolling (minority) interest	2.52			1.32			1.83			2.68			2.66		
Margin Analysis															
Average earning assets / Average assets	69.78			74.30			75.32			79.30			80.14		
Average interest-bearing funds / Average assets	56.86			67.26			64.37			64.16			61.32		
Interest income (tax equivalent) / Average earning assets	2.06			3.50			2.61			4.14			3.89		
Interest expense / Average earning assets	0.38			0.52			0.47			0.85			0.80		
Net interest income (tax equivalent) / Average earning assets	1.69			2.98			2.14			3.29			3.09		
Yield or Cost															
Total loans and leases (tax equivalent)	2.60			3.66			3.01			4.19			4.09		
Interest-bearing bank balances	0.37			1.41			0.74			3.61			3.39		
Federal funds sold and reverse repos	2.09			4.67			5.68			4.76			3.38		
Trading assets	4.02			5.61			3.65			3.48			3.61		
Total earning assets	2.04			3.47			2.58			4.10			3.83		
Investment securities (tax equivalent)	1.12			2.08			1.52			2.45			2.16		
US Treasury and agency securities (excluding mortgage-backed securities)	3.70			0.70			0.40			3.06			1.82		
Mortgage-backed securities	1.06			1.89			1.39			2.33			2.08		
All other securities	27.78			452.81			304.69			1,790.06			3.98		
Interest-bearing deposits	0.08			0.19			0.12			0.51			0.48		
Time deposits of \$250K or more	1.73			2.03			2.03			2.36			1.73		
Time deposits < \$250K	1.86			2			1.99			2.10			1.78		
Other domestic deposits	0.02			0.11			0.04			0.46			0.45		
Foreign deposits															
Federal funds purchased and repos	0.85			4.66			4			10.46			8.51		
Other borrowed funds and trading liabilities	3.38			3.27			3.39			3.50			3.67		
All interest-bearing funds	0.46			0.58			0.55			1.05			1.04		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	2,244,502	1,718,072	7,559,691	6,923,862	6,542,924
Fiduciary activities income	16,458	12,708	55,921	48,929	42,783
Service charges on deposit accounts - domestic	2	3	9	17	12
Trading revenue	14,635	-1,955	76,522	81,806	51,434
Investment banking fees and commissions	2,141,082	1,827,725	7,212,332	6,559,376	6,376,378
Insurance activities revenue	14,585	14,755	53,481	55,419	44,102
Venture capital revenue	8,079	-38,641	-1,408	7,097	5,508
Net servicing fees	12	48	-81	146	205
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,212	-1,363	4,841	3,343	5,514
Other non-interest income	48,437	-95,208	158,074	167,729	16,988
Total overhead expenses	1,997,904	1,631,397	6,966,658	6,530,907	6,074,343
Personnel expense	1,032,585	735,940	3,561,420	3,264,821	2,937,056
Net occupancy expense	57,949	56,798	228,435	227,684	207,110
Goodwill impairment losses	0	0	0	19,722	0
Amortization expenses and impairment loss (other intangible assets)	4,036	3,311	12,182	13,684	13,547
Other operating expenses	903,334	835,348	3,164,621	3,004,996	2,916,630
Fee income on mutual funds and annuities	399,128	352,328	1,373,719	1,403,487	1,474,834
Memoranda					
Assets under management in proprietary mutual funds and annuities	20,811,731	12,597,001	19,995,680	17,294,643	14,508,400
Number of equivalent employees	12,574	12,997	12,545	13,106	12,517
Average personnel expense per employee	82.12	56.62	283.89	249.11	234.65
Average assets per employee	4,477.34	3,401.24	3,710.81	2,960.50	2,938.65

Analysis Ratios

Mutual fund fee income / Non-interest income	17.78			20.51			18.17			20.27			22.54		
Overhead expenses / Net Interest Income + non-interest income	82.97			83.24			83.94			82.40			81.69		

Percent of Average Assets

Total overhead expense	14.20			14.76			14.97			16.83			16.51		
Personnel expense	7.34			6.66			7.65			8.41			7.98		
Net occupancy expense	0.41			0.51			0.49			0.59			0.56		
Other operating expenses	6.45			7.59			6.82			7.83			7.97		
Overhead less non-interest income	-1.75			-0.78			-1.27			-1.01			-1.27		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	82.89			83.13			83.84			82.29			81.49		
Personnel expense	42.84			37.50			42.86			41.14			39.40		
Net occupancy expense	2.40			2.89			2.75			2.87			2.78		
Other operating expenses	37.65			42.74			38.23			38.28			39.31		
Total non-interest income	93.12			87.55			90.97			87.24			87.78		
Fiduciary activities income	0.68			0.65			0.67			0.62			0.57		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.61			-0.10			0.92			1.03			0.69		
Investment banking fees and commissions	88.83			93.14			86.79			82.65			85.54		
Insurance activities revenue	0.61			0.75			0.64			0.70			0.59		
Venture capital revenue	0.34			-1.97			-0.02			0.09			0.07		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.05			-0.07			0.06			0.04			0.07		
Other non-interest income	2.01			-4.85			1.90			2.11			0.23		
Overhead less non-interest income	-10.23			-4.42			-7.14			-4.95			-6.29		
Applicable income taxes / Pretax net operating income (tax equivalent)	20.62			31.87			21.10			24.98			25.64		
Applicable income tax + TE / Pretax net operating income + TE	21.14			33.06			22			25.76			27.01		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,075,124	7,957,835	7,946,060	7,923,273	6,835,701	1.47	92.88
Commercial and industrial loans	8,549,451	8,454,044	8,100,720	8,195,724	8,135,858	1.13	16.76
Loans to individuals	3,868,771	2,914,053	3,631,132	2,837,838	2,574,001	32.76	161.14
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	6,130,258	6,105,020	5,887,626	6,029,190	6,305,547	0.41	54.32
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	26,623,604	25,430,952	25,565,538	24,986,025	23,851,107	4.69	56.95
Less: Allowance for loan and lease losses	375,418	332,900	409,061	226,003	229,491	12.77	88.45
Net loans and leases	26,248,186	25,098,052	25,156,477	24,760,022	23,621,616	4.58	56.58
Debt securities that reprice or mature in over 1 year	8,116,107	4,221,852	7,975,737	3,168,884	2,745,371	92.24	3350.68
Mutual funds and equity securities	3,633	5,754	4,598	11,744	25,528	-36.86	-98.64
Subtotal	34,367,926	29,325,658	33,136,812	27,940,650	26,392,515	17.19	99.05
Interest-bearing bank balances	5,240,101	9,984,384	4,717,924	3,570,449	3,737,549	-47.52	292.83
Federal funds sold and reverse repos	223,774	129,893	162,298	326,191	398,756	72.28	-59.46
Debt securities that reprice or mature within 1 year	147,749	349,470	627,254	150,658	141,405	-57.72	-38.34
Trading assets	567,310	445,023	386,410	632,048	690,777	27.48	-29.03
Total earning assets	40,546,860	40,234,428	39,030,698	32,619,996	31,361,002	0.78	100.82
Non-interest-bearing cash and due from depository institutions	708,011	544,902	751,789	693,291	706,461	29.93	135.31
Premises, fixed assets, and leases	637,477	616,261	629,120	614,972	271,229	3.44	202.35
Other real estate owned	262	3,182	751	2,928	4,748	-91.77	-94.12
Investment in unconsolidated subsidiaries	5,537	5,568	5,556	5,533	5,440	-0.56	2.52
Intangible and other assets	14,167,754	8,404,261	13,239,233	6,217,275	6,194,578	68.58	101.27
Total assets	56,065,901	49,808,602	53,657,147	40,153,995	38,543,458	12.56	102.03
Quarterly average assets	56,298,032	44,205,925	51,503,565	39,933,483	38,354,963	27.35	100.38
Average loans and leases (YTD)	25,981,636	25,166,357	24,984,937	24,336,025	22,861,814	3.24	56.78
Memoranda							
Loans held-for-sale	203,853	124,069	209,679	204,536	111,077	64.31	13.63
Loans not held-for-sale	26,419,751	25,306,883	25,355,859	24,781,489	23,740,030	4.40	57.42
Real estate loans secured by 1-4 family	4,988,519	4,879,879	4,903,138	4,725,471	3,932,557	2.23	123.92
Commercial real estate loans	2,224,933	2,304,659	2,142,005	2,375,990	2,244,945	-3.46	43.88
Construction and land development	241,898	191,162	230,383	174,552	167,406	26.54	70.83
Multifamily	531,983	568,103	511,114	527,167	418,382	-6.36	90.38
Nonfarm nonresidential	1,451,052	1,545,394	1,400,508	1,674,271	1,659,157	-6.10	28.95
Real estate loans secured by farmland	0	0	0	15,933	16,685		
Total investment securities	8,267,489	4,577,076	8,607,589	3,331,286	2,912,304	80.63	1014.40
U.S. Treasury securities	121,197	321,965	618,508	107,621	89,986	-62.36	295.09
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	152	147	156	144	128	3.40	-99.41
Mortgage-backed securities	8,142,507	4,249,210	7,984,327	3,211,777	2,796,662	91.62	1847.39
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	3,633	5,754	4,598	11,744	25,528	-36.86	-98.64
Available-for-sale securities	8,263,856	4,571,322	8,602,991	3,319,542	2,886,776	80.78	1013.91
U.S. Treasury securities	121,197	321,965	618,508	107,621	89,986	-62.36	295.09
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	152	147	156	144	128	3.40	-99.41
Mortgage-backed securities	8,142,507	4,249,210	7,984,327	3,211,777	2,796,662	91.62	1847.39
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-6,111	110,205	94,830	26,668	-37,244		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	126,386	132,793	124,463	119,450	107,718	-4.82	-20.36

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	21,878	22,121	17,860	17,599	10,302	-1.10	950.31
NOW, ATS and transaction accounts	163,161	135,906	157,958	5,854	6,816	20.05	3113.10
Time deposits less brokered deposits < \$250K	6,168	7,699	6,462	7,740	8,370	-19.89	
MMDA and other savings accounts	28,179,725	28,714,896	26,702,382	21,896,156	21,165,396	-1.86	127.75
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	28,370,932	28,880,622	26,884,662	21,927,349	21,190,884	-1.76	129.10
Time deposits of \$250K or more	70,997	124,676	71,255	105,467	94,640	-43.05	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	221,409	214,503	233,255	200,010	156,206	3.22	-72.36
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,604,019	25,895	863,521	882,651	1,151,039	6094.32	100.39
Other borrowings w/remaining maturity over 1 year	1,679,380	3,263,869	2,416,498	1,917,478	1,598,809	-48.55	71.32
Brokered deposits < \$250K	811,885	1,018,081	834,292	942,244	387,227	-20.25	
Noncore funding	4,387,690	4,647,024	4,418,821	4,047,850	3,387,921	-5.58	49.85
Trading liabilities	212,205	24,284	152,354	209,939	279,138	773.85	-34.79
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	15,458,101	9,422,536	14,763,513	7,066,359	7,461,622	64.05	113.54
Total liabilities	48,428,928	42,974,466	46,219,350	33,251,497	32,319,565	12.69	111.70
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,592	1,587	1,591	1,586	1,576	0.32	5.64
Common surplus	2,027,529	1,953,371	1,995,798	1,921,893	1,870,739	3.80	39.56
Retained earnings	7,004,089	6,204,969	6,703,125	6,086,721	5,235,764	12.88	95.03
Accumulated other comprehensive income	-37,570	-10,674	16,511	-5,036	-38,840		
Other equity capital components	-1,403,794	-1,351,399	-1,353,904	-1,163,048	-927,333		
Total holding company equity capital	7,591,846	6,797,854	7,363,121	6,842,116	6,141,906	11.68	63.84
Noncontrolling (minority) interest in subsidiaries	45,127	36,282	74,676	60,382	81,987	24.38	-81.35
Total equity capital, including minority interest	7,636,973	6,834,136	7,437,797	6,902,498	6,223,893	11.75	56.63
Total liabilities and capital	56,065,901	49,808,602	53,657,147	40,153,995	38,543,458	12.56	102.03
Memoranda							
Non-interest-bearing deposits	21,878	22,121	17,860	17,599	10,302	-1.10	950.31
Interest-bearing deposits	29,231,936	30,001,258	27,772,349	22,957,461	21,662,449	-2.56	129.67
Total deposits	29,253,814	30,023,379	27,790,209	22,975,060	21,672,751	-2.56	129.81
Long-term debt that reprices within 1 year	850,000	850,000	850,000	875,000	850,000	0.00	54.46
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,363,121	6,842,116	6,842,116	6,141,906	5,695,765		
Accounting restatements	0	0	0	0	0		
Net income	354,802	169,243	862,399	1,052,817	987,232		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	43,015	45,838	153,892	161,699	149,005		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	61,172	202,710	270,839	313,486	502,495		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	53,839	50,995	210,883	199,125	175,929		
Change in other comprehensive income	-54,081	-5,638	21,547	33,804	-14,888		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-35,111	-35,499	3,216		
Holding company equity capital, ending balance	7,591,846	6,797,854	7,363,121	6,842,116	6,141,906		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	14.40			15.98			14.81			19.73			17.74		
Commercial and industrial loans	15.25			16.97			15.10			20.41			21.11		
Loans to individuals	6.90			5.85			6.77			7.07			6.68		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	10.93			12.26			10.97			15.02			16.36		
Net loans and leases	46.82			50.39			46.88			61.66			61.29		
Debt securities over 1 year	14.48			8.48			14.86			7.89			7.12		
Mutual funds and equity securities	0.01			0.01			0.01			0.03			0.07		
Subtotal	61.30			58.88			61.76			69.58			68.47		
Interest-bearing bank balances	9.35			20.05			8.79			8.89			9.70		
Federal funds sold and reverse repos	0.40			0.26			0.30			0.81			1.03		
Debt securities 1 year or less	0.26			0.70			1.17			0.38			0.37		
Trading assets	1.01			0.89			0.72			1.57			1.79		
Total earning assets	72.32			80.78			72.74			81.24			81.37		
Non-interest cash and due from depository institutions	1.26			1.09			1.40			1.73			1.83		
Other real estate owned	0			0.01			0			0.01			0.01		
All other assets	26.42			18.13			25.86			17.04			16.80		
Memoranda															
Short-term investments	10.01			21.01			10.26			10.08			11.10		
U.S. Treasury securities	0.22			0.65			1.15			0.27			0.23		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	14.52			8.53			14.88			8			7.26		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Loans held-for-sale	0.36			0.25			0.39			0.51			0.29		
Loans held for investment	47.12			50.81			47.26			61.72			61.59		
Real estate loans secured by 1-4 family	8.90			9.80			9.14			11.77			10.20		
Revolving	0.03			0.05			0.04			0.06			0.07		
Closed-end, secured by first liens	8.86			9.74			9.10			11.70			10.13		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	3.97			4.63			3.99			5.92			5.82		
Construction and land development	0.43			0.38			0.43			0.43			0.43		
Multifamily	0.95			1.14			0.95			1.31			1.09		
Nonfarm nonresidential	2.59			3.10			2.61			4.17			4.30		
Real estate loans secured by farmland	0			0			0			0.04			0.04		

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	30.33			31.29			31.08			31.71			28.66		
Real estate loans secured by 1-4 family	18.74			19.19			19.18			18.91			16.49		
Revolving	0.07			0.10			0.08			0.10			0.11		
Closed-end	18.67			19.09			19.10			18.81			16.37		
Commercial real estate loans	8.36			9.06			8.38			9.51			9.41		
Construction and land development	0.91			0.75			0.90			0.70			0.70		
1-4 family	0.08			0.06			0.11			0.04			0		
Other	0.83			0.69			0.79			0.66			0.70		
Multifamily	2			2.23			2			2.11			1.75		
Nonfarm nonresidential	5.45			6.08			5.48			6.70			6.96		
Owner-occupied	0			0			0			0			0		
Other	5.45			6.08			5.48			6.70			6.96		
Real estate loans secured by farmland	0			0			0			0.06			0.07		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	32.11			33.24			31.69			32.80			34.11		
Loans to individuals	14.53			11.46			14.20			11.36			10.79		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	23.03			24.01			23.03			24.13			26.44		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	112.75			122.14			114.39			122.72			119.33		
Real estate loans secured by 1-4 family	69.65			74.90			70.58			73.19			68.65		
Revolving	0.25			0.40			0.30			0.40			0.47		
Closed-end	69.40			74.50			70.29			72.79			68.18		
Commercial real estate loans	31.07			35.37			30.83			36.80			39.19		
Construction and land development	3.38			2.93			3.32			2.70			2.92		
1-4 family	0.28			0.23			0.40			0.15			0		
Other	3.10			2.71			2.92			2.55			2.92		
Multifamily	7.43			8.72			7.36			8.16			7.30		
Nonfarm nonresidential	20.26			23.72			20.16			25.93			28.96		
Owner-occupied	0			0			0			0			0		
Other	20.26			23.72			20.16			25.93			28.96		
Real estate loans secured by farmland	0			0			0			0.25			0.29		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	119.37			129.75			116.61			126.94			142.03		
Loans to individuals	54.02			44.73			52.27			43.95			44.94		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	85.59			93.70			84.75			93.38			110.08		
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.24			9.58			9.34			10.08			9.72		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	34.34			37.39			34.38			39			40.45		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	34.34			37.39			34.38			39			40.45		

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	10.01			21.01			10.26			10.08			11.10		
Liquid assets	26.76			31.47			27.25			21.27			21.85		
Investment securities	14.75			9.19			16.04			8.30			7.56		
Net loans and leases	46.82			50.39			46.88			61.66			61.29		
Net loans, leases and standby letters of credit	46.86			50.47			46.94			61.77			61.40		
Core deposits	50.60			57.98			50.10			54.61			54.98		
Noncore funding	7.83			9.33			8.24			10.08			8.79		
Time deposits of \$250K or more	0.13			0.25			0.13			0.26			0.25		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.39			0.43			0.43			0.50			0.41		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0.17			0.13			-0.31			-0.63		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	2.86			0.05			1.61			2.20			2.99		
Earning assets that reprice within 1 year	57.44			50.88			58.70			63.12			67.59		
Interest-bearing liabilities that reprice within 1 year	0.47			0.67			0.38			0.83			0.42		
Long-term debt that reprices within 1 year	1.52			1.71			1.58			2.18			2.21		
Net assets that reprice within 1 year	55.46			48.51			56.73			60.11			64.96		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.56			-19.83			-3.29			0			-3.37		
Net short-term noncore funding dependence	-10.26			-33.71			-12.70			-9.43			-10.44		
Short-term investment / Short-term noncore funding	269.13			1,814.74			424.26			286.76			281.16		
Liquid assets - short-term noncore funding / Nonliquid assets	31.46			44.23			34.13			22.55			22.90		
Net loans and leases / Total deposits	89.73			83.60			90.52			107.77			108.99		
Net loans and leases / Core deposits	92.52			86.90			93.57			112.92			111.47		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.09			1.78			1.45			0.43			-0.68		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.96			99.87			99.95			99.65			99.12		
U.S. Treasury securities	1.47			7.03			7.19			3.23			3.09		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	98.49			92.84			92.76			96.41			96.03		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Mutual funds and equity securities	0.04			0.13			0.05			0.35			0.88		
Debt securities 1 year or less	1.79			7.64			7.29			4.52			4.86		
Debt securities 1 to 5 years	3.11			5.32			2.39			7.80			8.98		
Debt securities over 5 years	95.06			86.92			90.27			87.33			85.29		
Pledged securities	1.53			2.90			1.45			3.59			3.70		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-46.37			169.17			36.08			-5.39			8.20		
Investment securities	80.63			52.67			158.39			14.39			14.13		
Core deposits	-1.76			37.24			22.61			3.48			15.17		
Noncore funding	-5.58			43.76			9.16			19.48			-13.79		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			15,882,785	12,791,008	10,394,291
Commit: Secured commercial real estate loans	446,801	584,784	487,012	559,244	595,261
Commit: Unsecured real estate loans	256,350	284,497	189,777	250,872	107,902
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	16,850	7,380	2,720	0	0
Standby letters of credit	26,772	39,614	31,423	45,090	44,903
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	55,402	23,823	57,862	229,490	316,237
Credit derivatives - notional amount (holding company as guarantor)	525,588	4,324	512,929	2,118	10,389
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	363,682	0	363,455	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	159,798	0	147,365	0	0
Derivative Contracts					
Interest rate futures and forward contracts	11,507,175	10,156,719	10,098,403	4,586,722	52,382
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	9,739,745	9,644,325	9,755,552	9,388,430	9,381,541
Futures and forward foreign exchange	1,652,676	1,413,975	1,543,245	1,434,901	1,346,395
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	22,874	23,974
Commodity and other futures and forward contracts	42,162	794	71,145	6,479	11,164
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							29.60			31.85			26.97		
Standby letters of credit	0.05			0.08			0.06			0.11			0.12		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.10			0.05			0.11			0.57			0.82		
Credit derivatives - notional amount (holding company as guarantor)	0.94			0.01			0.96			0.01			0.03		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0.65			0			0.68			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.29			0			0.27			0			0		
Derivative contracts	40.92			42.59			40.01			38.45			28.06		
Interest rate contracts	37.90			39.75			37			34.80			24.48		
Interest rate futures and forward contracts	20.52			20.39			18.82			11.42			0.14		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	17.37			19.36			18.18			23.38			24.34		
Foreign exchange contracts	2.95			2.84			2.88			3.63			3.56		
Futures and forward foreign exchange contracts	2.95			2.84			2.88			3.57			3.49		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0.06			0.06		
Equity, commodity, and other derivative contracts	0.08			0			0.13			0.02			0.03		
Commodity and other futures and forward contracts	0.08			0			0.13			0.02			0.03		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							63.57			52.56			45.47		
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Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	22,941,758	21,215,813	21,468,345	15,439,406	10,815,456
Interest rate contracts	21,246,920	19,801,044	19,853,955	13,975,152	9,433,923
Foreign exchange contracts	1,652,676	1,413,975	1,543,245	1,457,775	1,370,369
Equity, commodity, and other contracts	42,162	794	71,145	6,479	11,164
Derivatives Position					
Futures and forwards	13,202,013	11,571,488	11,712,793	6,028,102	1,409,941
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	9,739,745	9,644,325	9,755,552	9,411,304	9,405,515
Held for trading	0	0	0	0	6,154,330
Interest rate contracts	0	0	0	0	6,130,356
Foreign exchange contracts	0	0	0	0	23,974
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	22,941,758	21,215,813	21,468,345	15,439,406	4,661,126
Interest rate contracts	21,246,920	19,801,044	19,853,955	13,975,152	3,303,567
Foreign exchange contracts	1,652,676	1,413,975	1,543,245	1,457,775	1,346,395
Equity, commodity, and other contracts	42,162	794	71,145	6,479	11,164
Derivative contracts (excluding futures and FX 14 days or less)	23,534,080	21,215,019	22,062,426	15,432,927	10,804,292
One year or less	13,827,130	12,083,976	12,290,773	6,278,397	1,677,628
Over 1 year to 5 years	3,904,577	3,148,874	3,904,780	2,849,855	2,454,107
Over 5 years	5,802,373	5,982,169	5,866,873	6,304,675	6,672,557
Gross negative fair value (absolute value)	392,759	643,721	448,135	377,322	286,043
Gross positive fair value	414,137	710,086	496,048	376,525	252,313
Held for trading	0	0	0	0	63,794
Non-traded	414,137	710,086	496,048	376,525	188,519
Current credit exposure on risk-based capital derivative contracts	414,137	618,258	496,048	357,900	203,416
Credit losses on derivative contracts	0	112	792	15	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	92.61			93.33			92.48			90.52			87.23		
Foreign exchange contracts	7.20			6.66			7.19			9.44			12.67		
Equity, commodity, and other contracts	0.18			0			0.33			0.04			0.10		
Futures and forwards	57.55			54.54			54.56			39.04			13.04		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	42.45			45.46			45.44			60.96			86.96		
Held for trading	0			0			0			0			56.90		
Interest rate contracts	0			0			0			0			56.68		
Foreign exchange contracts	0			0			0			0			0.22		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			43.10		
Interest rate contracts	92.61			93.33			92.48			90.52			30.54		
Foreign exchange contracts	7.20			6.66			7.19			9.44			12.45		
Equity, commodity, and other contracts	0.18			0			0.33			0.04			0.10		
Derivative contracts (excluding futures and forex 14 days or less)	102.58			100			102.77			99.96			99.90		
One year or less	60.27			56.96			57.25			40.66			15.51		
Over 1 year to 5 years	17.02			14.84			18.19			18.46			22.69		
Over 5 years	25.29			28.20			27.33			40.83			61.69		
Gross negative fair value (absolute value)	1.71			3.03			2.09			2.44			2.64		
Gross positive fair value	1.81			3.35			2.31			2.44			2.33		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06			0.10			0.07			0.06			0.05		
Gross positive fair value (X)	0.06			0.11			0.08			0.06			0.05		
Held for trading (X)	0			0			0			0			0.01		
Non-traded (X)	0.06			0.11			0.08			0.06			0.03		
Current credit exposure (X)	0.06			0.10			0.08			0.06			0.04		
Credit losses on derivative contracts	0			0			0.01			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	1.44			2.41			1.78			1.42			0.87		

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	409,061	226,003	226,003	229,491	202,075
Gross losses	3,128	1,116	108,844	10,881	15,655
Write-downs, transfers to loans held-for-sale	1,794	0	87,022	2,560	8,737
Recoveries	1,030	21	2,431	1,268	2,435
Net losses	2,098	1,095	106,413	9,613	13,220
Provision for loan and lease losses	-32,015	109,080	253,977	5,483	41,749
Adjustments	470	-1,088	35,494	642	-1,113
Ending balance	375,418	332,900	409,061	226,003	229,491
Memo: Allocated transfer risk reserve (ATTR)	200	240	136	203	788

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.23			0.99			0.55			0.01			0.11		
Provision for loan and lease losses / Average loans and leases	-0.49			1.73			1.02			0.02			0.18		
Provision for loan and lease losses / Net loan and lease losses	-1,525.98			9,961.64			238.67			57.04			315.80		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.42			1.32			1.61			0.91			0.97		
Allowance for loan and lease losses / Total loans and leases	1.41			1.31			1.60			0.90			0.96		
Allowance for loan and lease losses / Net loans and leases losses (X)	44.74			76			3.84			23.51			17.36		
Allowance for loan and lease losses / Nonaccrual assets	772.94			719.94			897.28			412.63			407.79		
ALLL / 90+ days past due + nonaccrual loans and leases	621.45			545.16			710.45			317.69			350.86		
Gross loan and lease losses / Average loans and leases	0.05			0.02			0.44			0.04			0.07		
Recoveries / Average loans and leases	0.02			0			0.01			0.01			0.01		
Net losses / Average loans and leases	0.03			0.02			0.43			0.04			0.06		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01			0			0.35			0.01			0.04		
Recoveries / Prior year-end losses	0.95			0.19			22.34			8.10			8.77		
Earnings coverage of net loan and lease losses (X)	197.58			296.93			12.54			145.13			103.23		

Net Loan and Lease Losses By Type

Real estate loans	-0.01			0			0.01			0.06			-0.03		
Real estate loans secured by 1-4 family	-0.01			0			-0.04			-0.01			-0.04		
Revolving	0			0			0			0			-0.18		
Closed-end	-0.01			0			-0.04			-0.01			-0.04		
Commercial real estate loans	0			0			0.14			0.22			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0.22			0.32			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0.22			0.32			0		
Real estate loans secured by farmland										0			0		
Commercial and industrial loans	0.08			0			1.19			0.03			0.11		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.03			0.07			0.15			0.04			0.10		

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	13,481	11,602	4,904	29,924	11,381
90+ days past due loans and leases	11,814	14,792	11,974	16,319	8,939
Nonaccrual loans and leases	48,596	46,273	45,604	54,820	56,470
Total past due and nonaccrual loans and leases	73,891	72,667	62,482	101,063	76,790
Restructured 30–89 days past due	0	0	732	0	441
Restructured 90+ days past due	0	413	0	700	661
Restructured nonaccrual	18,459	16,117	18,885	33,344	9,066
Total restructured loans and leases	18,459	16,530	19,617	34,044	10,168
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	8,108	20,718	8,520	19,205	21,829
Other real estate owned	262	3,182	751	2,928	4,748
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.05			0.05			0.02			0.12			0.05		
90+ days past due loans and leases	0.04			0.06			0.05			0.07			0.04		
Nonaccrual loans and leases	0.18			0.18			0.18			0.22			0.24		
90+ days past due and nonaccrual loans and leases	0.23			0.24			0.23			0.28			0.27		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.07			0.06			0.07			0.13			0.04		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.05			0.05			0.02			0.12			0.05		
90+ days past due assets	0.04			0.06			0.05			0.07			0.04		
Nonaccrual assets	0.18			0.18			0.18			0.22			0.24		
30+ days past due and nonaccrual assets	0.28			0.29			0.24			0.40			0.32		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.11			0.12			0.11			0.18			0.17		
90+ days past due and nonaccrual assets + other real estate owned	0.11			0.13			0.11			0.18			0.18		

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.10			0.14			0.10			0.19			0.22		
Allowance for loan and lease losses	15.17			21.20			13.59			34.36			36.67		
Equity capital + allowance for loan and lease losses	0.71			0.99			0.72			1.10			1.32		
Tier 1 capital + allowance for loan and lease losses	0.80			1.08			0.80			1.20			1.47		
Loans and leases + other real estate owned	0.21			0.28			0.22			0.31			0.35		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0.01			0.04			0.02			0.05		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.38			0.26			0.35			0.28			0.30		
Commercial and industrial	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0.05			0.02			0.20			0.33		
Individuals	30–89 days past due	0.01			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0.21			0.17			0.03			0.48			0.13		
	90+ days past due	0.19			0.24			0.20			0.27			0.14		
	Nonaccrual	0.27			0.35			0.29			0.27			0.14		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0			0.02			0.06			0.03			0.08		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.35			0.28			0.29			0.32			0.51		
Revolving	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Closed-end	30–89 days past due	0			0.02			0.06			0.03			0.08		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.35			0.29			0.29			0.32			0.52		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.59			0.28			0.63			0.29			0		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.90			0.42			0.96			0.41			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.90			0.42			0.96			0.41			0		
Farmland	30–89 days past due										0			0		
	90+ days past due										0			0		
	Nonaccrual										0			0		
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	625,328	603,559	643,485	760,431	944,983
Retained earnings	7,004,090	6,204,969	6,703,125	6,086,721	5,235,764
Accumulated other comprehensive income (AOCI)	-37,570	-10,674	16,511	-5,036	-38,840
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	7,591,848	6,797,854	7,363,121	6,842,116	6,141,907
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	809,049	558,988	774,069	569,770	599,267
Accumulated other comprehensive income-related adjustments	-32,641	30,667	23,795	11,019	-3,392
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	6,815,440	6,208,199	6,565,257	6,261,327	5,546,032
Adjustments and deductions for common equity tier 1 capital	28,919	25,633	27,637	30,844	47,320
Common equity tier 1 capital	6,786,521	6,182,566	6,537,620	6,230,483	5,498,712
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	28,919	25,633	27,637	30,844	47,320
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	6,786,521	6,182,566	6,537,620	6,230,483	5,498,712
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	333,417	307,211	322,767	234,155	238,754
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	333,417	307,211	322,767	234,155	238,754
Exited advanced approach tier 2 capital before deductions					0
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	333,417	307,211	322,767	234,155	238,754
Exited advanced approach tier 2 capital					
Total capital	7,119,938	6,489,777	6,860,387	6,464,638	5,737,466
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	56,298,032	44,205,925	51,503,565	39,933,483	38,354,963
Less: Deductions from common equity tier 1 capital	837,968	584,621	801,706	600,614	646,587
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	55,460,064	43,621,304	50,701,859	39,332,869	37,708,376
Total risk-weighted assets	28,798,209	25,679,153	27,895,623	25,171,952	23,276,200
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	23.57			24.08			23.44			24.75			23.62		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	23.57			24.08			23.44			24.75			23.62		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	24.72			25.27			24.59			25.68			24.65		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	12.24			14.17			12.89			15.84			14.58		
Supplementary leverage ratio, advanced approaches HCs															

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	14,585	14,755	53,481	55,419	44,102	-1.15	60.42
Other insurance activities income	14,585	14,755	53,481	55,419	44,102	-1.15	60.42
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	905,076	622,893	866,658	724,773	580,523	45.30	151.07

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.61			0.75			0.64			0.70			0.59		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	12.64			9.56			12.48			11.23			10.13		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	5,140,419			4,823,505			5,044,771			4,313,506			4,230,580		
Net assets of broker-dealer subsidiaries / Consolidated assets	9.17			9.68			9.40			10.74			10.98		

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	2,522,975	2,546,549	2,550,001	2,561,028	2,334,728
Real estate loans	846,029	755,945	886,326	850,441	641,291
Commercial and industrial loans	1,415,693	1,603,604	1,418,546	1,547,347	1,474,730
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	261,253	187,000	245,129	163,240	218,707
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	1,130,550	823,838	1,017,066	669,785	678,293
Total selected foreign assets	3,653,525	3,370,387	3,567,067	3,230,813	3,013,021
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	1.53			1.78			1.97			2.27			2.45		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-0.93			2.79			-0.43			9.69			3.97		
Total selected assets	8.40			10.10			10.41			7.23			4.14		
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.07	0.09	0.04	0.19	0.41

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	278	70,965	72,227	214,998	124,869	-99.61	-98.93	
Dividends	0	70,000	70,000	210,000	120,000	-100.00	-100.00	
Interest	14	486	527	3,354	3,417	-97.12	-97.89	
Management and service fees	264	479	1,700	1,644	1,452	-44.89	11.86	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	66,014	137,346	537,822	728,488	328,826	-51.94	9.77	
Dividends	60,958	127,141	508,058	684,787	288,556	-52.05	9.17	
Interest	2,096	5,551	12,841	26,322	24,312	-62.24	43.07	
Management and service fees	2,960	4,654	16,923	17,379	15,958	-36.40	4.45	
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	66,292	208,311	610,049	943,486	453,695	-68.18	-22.95	
Securities gains (losses)	0	0	0	0	790			
Other operating income	3,362	2,780	6,173	6,562	7,796	20.94	22.79	
Total operating income	69,654	211,091	616,222	950,048	462,281	-67.00	-21.50	
Operating Expenses								
Personnel expenses	29,701	20,684	61,243	67,984	74,636	43.59	99.85	
Interest expense	24,142	18,238	90,665	73,223	73,576	32.37	26.45	
Other expenses	8,237	7,572	36,328	25,494	15,240	8.78		
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	62,080	46,494	188,236	166,701	163,452	33.52	83.12	
Income (loss) before taxes	7,574	164,899	428,288	784,905	301,073	-95.41	-86.19	
Applicable income taxes (credit)	-20,787	26,367	-68,200	-53,695	-18,802			
Extraordinary items								
Income before undistributed income of subsidiaries	28,361	138,532	496,488	838,600	319,875	-79.53	-56.94	
Equity in undistributed income of subsidiaries	326,443	30,711	365,911	214,217	667,357	962.95	424.91	
Bank subsidiaries	102,748	-56,546	61,582	208,610	242,825		222.95	
Nonbank subsidiaries	223,695	87,257	304,329	5,607	424,532	156.36	636.44	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	354,804	169,243	862,399	1,052,817	987,232	109.64	177.08	
Memoranda								
Bank net income	102,748	13,454	131,582	418,610	362,825	663.70	80.85	
Nonbank net income	284,653	214,398	812,387	690,394	713,088	32.77	230.17	
Subsidiary holding companys' net income	0	0	0	0	0			

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Parent Company Balance Sheet

	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,409,309	22.91	2,263,166	23.89	2,364,866	23.14	2,300,179	2,072,360	6.46	51.78
Common and preferred stock	2,409,072	22.91	2,262,928	23.89	2,363,932	23.13	2,299,840	2,072,165	6.46	51.79
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	237	0	238	0	934	0.01	339	195	-0.42	-22.30
Investment in nonbank subsidiaries	6,598,096	62.74	6,068,120	64.06	6,385,702	62.49	5,526,999	5,540,447	8.73	110.60
Common and preferred stock	5,105,230	48.54	4,173,227	44.06	4,825,106	47.22	4,086,547	4,100,993	22.33	110.17
Excess cost over fair value	31,954	0.30	31,954	0.34	31,954	0.31	31,954	31,954	0.00	0.00
Loans, advances, notes, and bonds	1,317,571	12.53	1,605,774	16.95	1,386,466	13.57	1,106,545	1,070,180	-17.95	359.98
Other receivables	143,341	1.36	257,165	2.71	142,176	1.39	301,953	337,320	-44.26	-62.81
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	1,029	0.01	1,037	0.01	1,029	0.01	1,332	17,704	-0.77	-99.22
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	198,642	1.89	193,787	2.05	198,793	1.95	177,694	250,112	2.51	-78.99
Cash and due from unrelated depository institution	358,304	3.41	322,690	3.41	358,544	3.51	322,303	168,243	11.04	1994.24
Premises, furnishings, fixtures and equipment	13,819	0.13	13,884	0.15	13,837	0.14	13,964	14,145	-0.47	33.78
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	937,568	8.91	609,863	6.44	895,817	8.77	794,057	595,940	53.73	98.22
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	10,516,767	100.00	9,472,547	100.00	10,218,588	100.00	9,136,528	8,658,951	11.02	66.98
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	746,581	7.10	0	0	0	0	0	300,000		198.64
Borrowings with maturity over 1 year	1,298,823	12.35	2,044,063	21.58	2,045,104	20.01	1,550,348	1,549,779	-36.46	44.42
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	835,408	7.94	517,627	5.46	788,600	7.72	632,690	520,752	61.39	119.52
Balance due to subsidiaries and related institutions	44,109	0.42	113,003	1.19	21,763	0.21	111,374	146,514	-60.97	-67.20
Total liabilities	2,924,921	27.81	2,674,693	28.24	2,855,467	27.94	2,294,412	2,517,045	9.36	75.74
Equity Capital	7,591,846	72.19	6,797,854	71.76	7,363,121	72.06	6,842,116	6,141,906	11.68	63.84
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,592	0.02	1,587	0.02	1,591	0.02	1,586	1,576	0.32	5.64
Common surplus	2,027,529	19.28	1,953,371	20.62	1,995,798	19.53	1,921,893	1,870,739	3.80	39.56
Retained earnings	7,004,089	66.60	6,204,969	65.50	6,703,125	65.60	6,086,721	5,235,764	12.88	95.03
Accumulated other comprehensive income	-37,570	-0.36	-10,674	-0.11	16,511	0.16	-5,036	-38,840		
Other equity capital components	-1,403,794	-13.35	-1,351,399	-14.27	-1,353,904	-13.25	-1,163,048	-927,333		
Total liabilities and equity capital	10,516,767	100.00	9,472,547	100.00	10,218,588	100.00	9,136,528	8,658,951	11.02	66.98
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	44,109	0.42	113,003	1.19	21,763	0.21	111,374	146,514	-60.97	-67.20
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	44,109	0.42	113,003	1.19	21,763	0.21	111,374	146,514	-60.97	-67.20
Guaranteed loans to banks, nonbanks, and holding companies	0	0	16,160	0.17	0	0	17,508	22,711	-100.00	-100.00

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Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	18.80			9.80			12.24			15.70			15.70		
Bank net income / Average equity investment in banks	17.22			2.36			5.71			19.11			18.52		
Nonbank net income / Average equity investment in nonbanks	22.79			20.61			18.67			16.63			18.01		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	28.96			7.95			15.26			39.76			36.75		
Nonbank net income / Parent net income	80.23			126.68			94.20			65.58			72.23		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	38.53			39.35			38.78			33.53			40.98		
Total debt / Equity capital	26.94			30.07			27.77			22.66			30.12		
Total debt + notes payable to subs that issued TPS / Equity capital	26.94			30.07			27.77			22.66			30.12		
Total debt + Loans guaranteed for affiliate / Equity capital	26.94			30.31			27.77			22.91			30.49		
Total debt / Equity capital – excess over fair value	27.06			30.21			27.90			22.77			30.27		
Long-term debt / Equity capital	17.11			30.07			27.77			22.66			25.23		
Short-term debt / Equity capital	9.83			0			0			0			4.88		
Current portion of long-term debt / Equity capital	0.58			1.66			0.30			1.63			2.39		
Excess cost over fair value / Equity capital	0.42			0.47			0.43			0.47			0.52		
Long-term debt / Consolidated long-term debt	77.34			62.63			84.63			80.85			96.93		
Double Leverage															
Equity investment in subs / Equity capital	99.40			95.15			98.07			93.81			101.03		
Total investment in subs / Equity capital	118.65			122.56			118.84			114.40			123.95		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.03			-0.49			-0.16			-0.40			0.06		
Equity investment in subs – equity cap / Net income-div (X)													0.08		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	83.17			197.11			174.50			280.54			149.31		
Cash from ops + noncash items + op expense / Op expense + dividend	49.31			294.30			210.94			298.58			239.48		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.80			124.32			117.50			127.68			122.37		
Pretax operating income + interest expense / Interest expense	131.37			1,004.15			572.39			1,171.94			509.20		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	131.37			1,004.15			572.39			1,171.94			509.20		
Dividends + interest from subsidiaries / Interest expense + dividends	80.88			293.47			196.13			339.44			174.86		
Fees + other income from subsidiaries / Salary + other expenses	8.50			18.17			19.09			20.35			19.37		
Net income / Current part of long-term debt + preferred dividends (X)	8.04			1.50			39.63			9.45			6.74		
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.30			22.73			16.62			18.70			14.44		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0.24			0			0.26			0.37		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0.24			0			0.26			0.37		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	35.83			26.69			35.82			26.46			27.21		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	4.16			4.25			3.96			4.08			4.12		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	189.83			36.81			42.47			23.74			55		
Dividends declared / Net income	15.17			30.13			24.45			18.91			17.82		
Net income – dividends / Average equity	15.95			6.85			9.25			12.73			12.91		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			137.27			33.19			105.46			68.21		
Dividends from nonbank subsidiaries	113.22			249.32			240.92			343.90			164.02		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries	113.22			386.59			274.11			449.36			232.23		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			520.29			53.20			50.17			33.07		
Interest income from bank subsidiaries.....	0.01			3.61			0.40			0.80			0.94		
Management and service fees from bank subsidiaries	0.26			3.56			1.29			0.39			0.40		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.27			527.46			54.89			51.36			34.42		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	21.41			59.30			62.54			99.19			40.47		
Interest income from nonbank subsidiaries.....	0.74			2.59			1.58			3.81			3.41		
Management and service fees from nonbank subsidiaries	1.04			2.17			2.08			2.52			2.24		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	23.19			64.06			66.20			105.52			46.11		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			33.16			11.36			22.10			25.96		
Interest income from bank subsidiaries.....	0.02			0.23			0.09			0.35			0.74		
Management and service fees from bank subsidiaries	0.38			0.23			0.28			0.17			0.31		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.40			33.62			11.72			22.63			27.01		
Dividends from nonbank subsidiaries	87.52			60.23			82.45			72.08			62.42		
Interest income from nonbank subsidiaries.....	3.01			2.63			2.08			2.77			5.26		
Management and service fees from nonbank subsidiaries	4.25			2.20			2.75			1.83			3.45		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	94.77			65.06			87.28			76.68			71.13		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....	5.91												48.84		
Loans and advances from subsidiaries / Total debt	2.16			5.53			1.06			7.18			7.92		